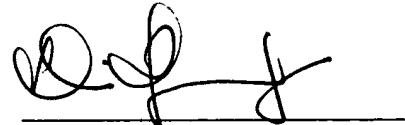


REMARKS

In response to Examiner rejection of claims 18-19, 22-32, 34-35, and 37-49 per 35.USC.102e by Fan (US.PAT5959577), Applicants amend claims 18 and 46-47 to specify patentably among other things that “ ... the second transaction message indicating real-time inventory and location-based pricing of service or product of interest to the mobile buyer available at the nearby vendor.” Specification support appears on page 24. In this regard, prior-art Fan neither discloses nor suggests location-based pricing.

Applicants submit that claims are in allowance condition, and respectfully request rejections be reconsidered and withdrawn.

Respectfully submitted,



Dennis S. Fernandez

Reg. No. 34,160

Date: 10/15/2004

Address: **FERNANDEZ & ASSOCIATES LLP**
Patent Attorneys
1047 El Camino Real
Menlo Park, CA 94025

Customer No: **22877**

Phone: (650) 325-4999
Fax: (650) 325-1203
Email: iploft@iploft.com